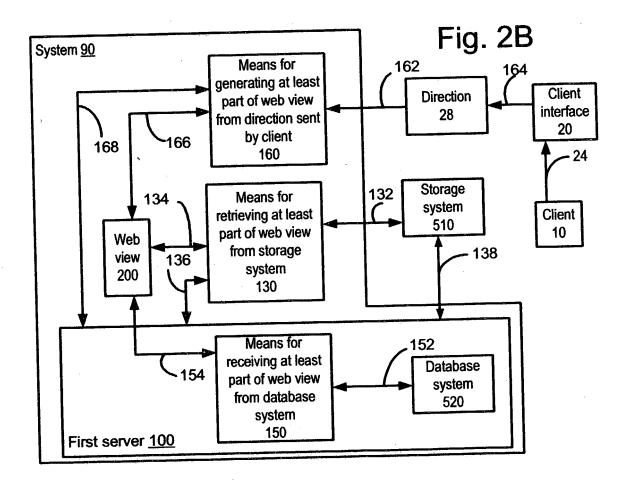
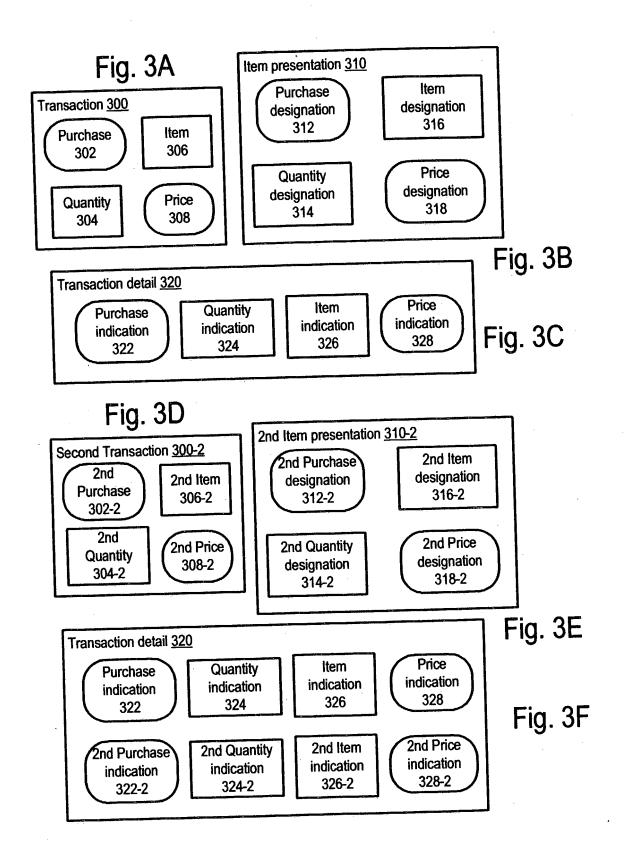
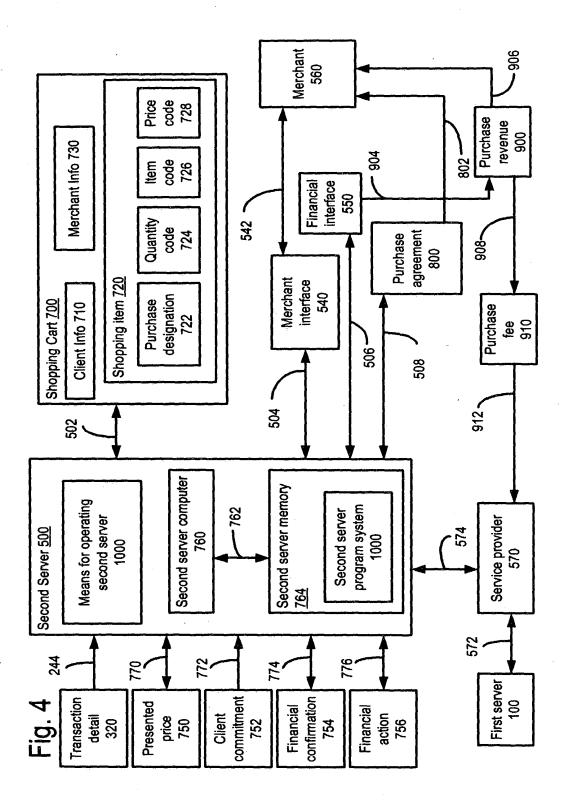
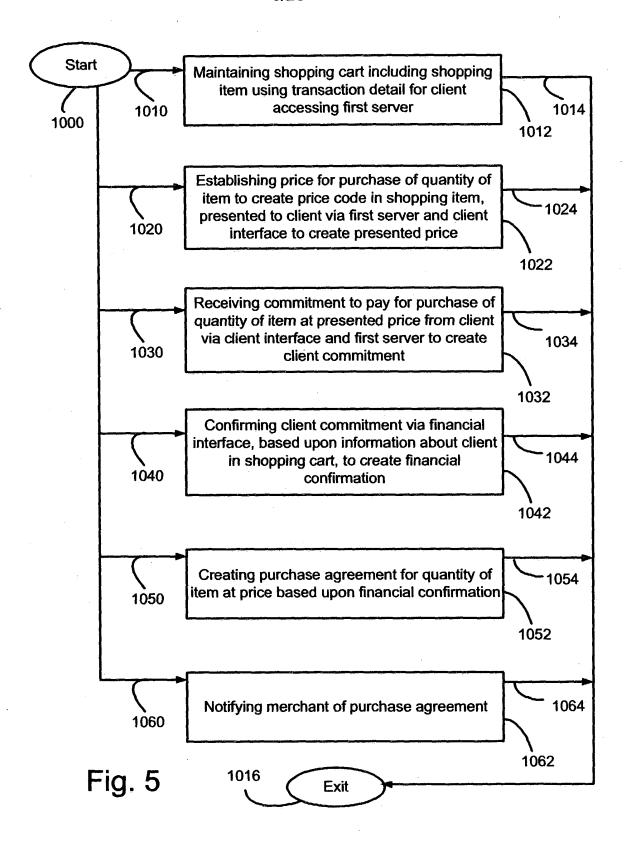


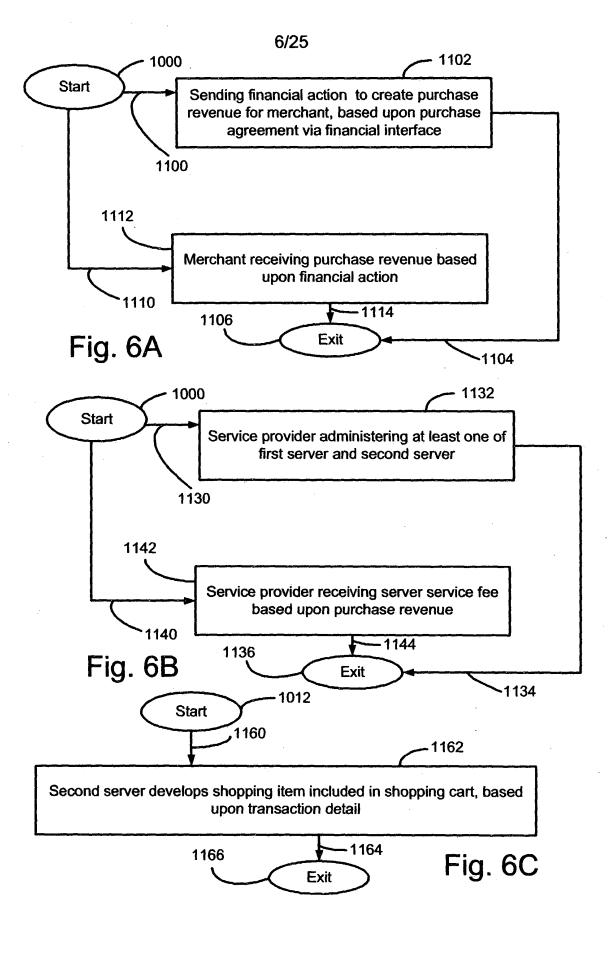
Fig. 2A

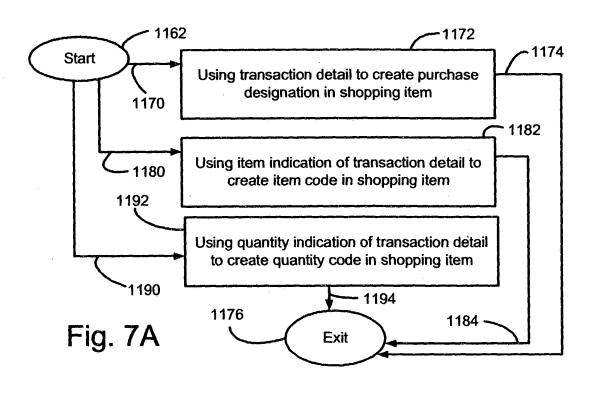


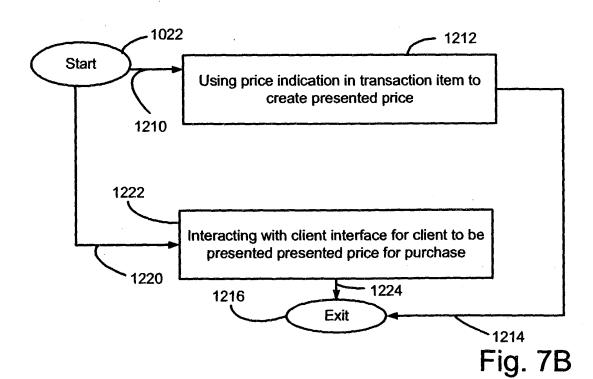


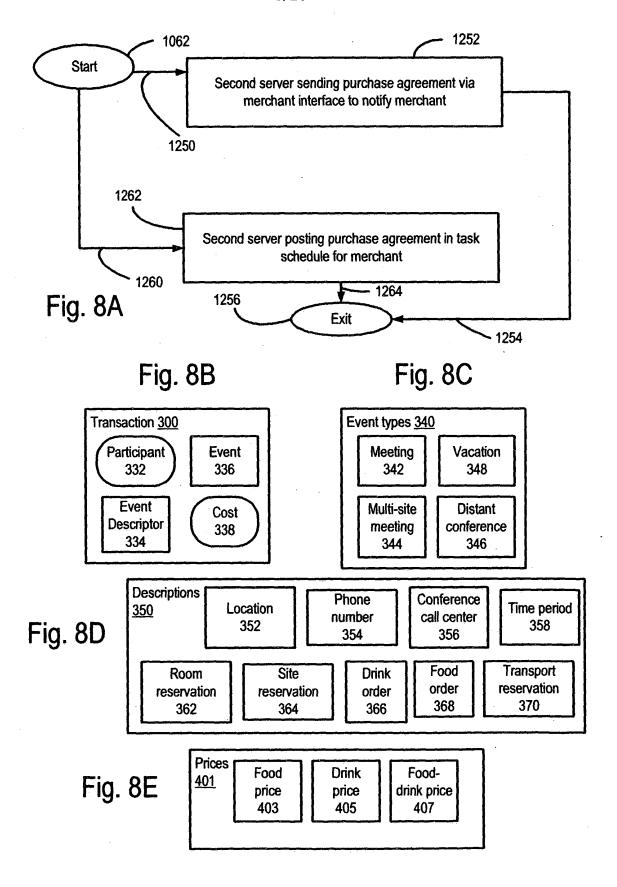


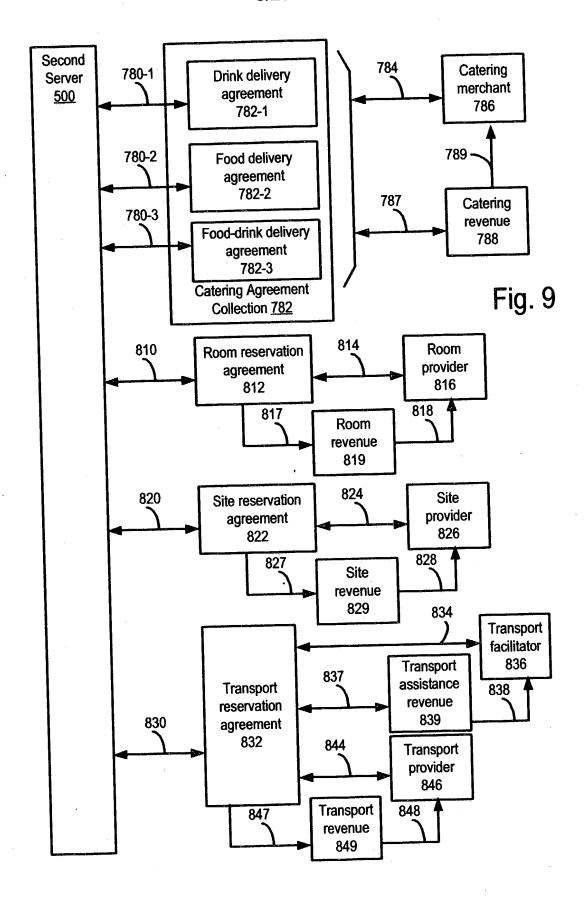


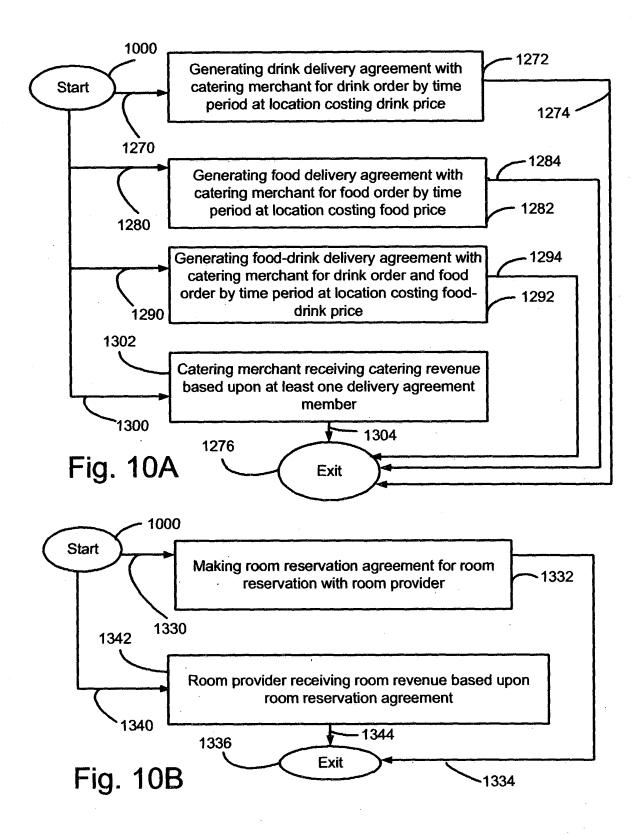


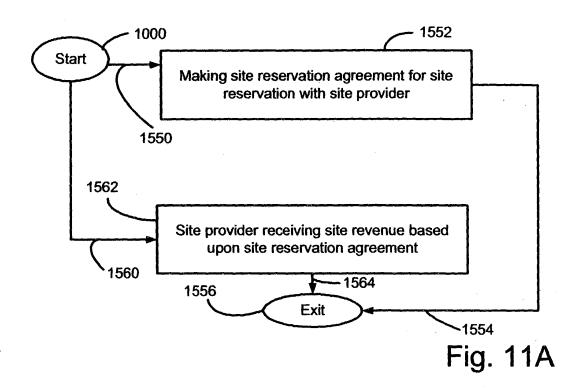


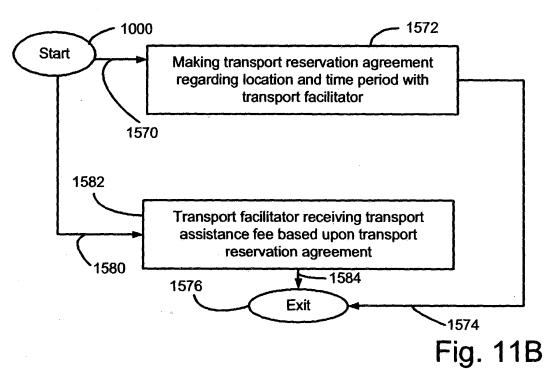












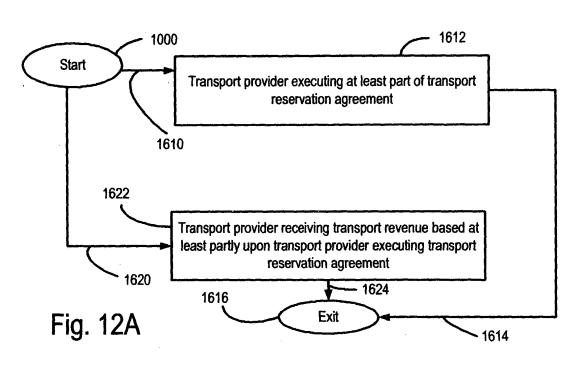
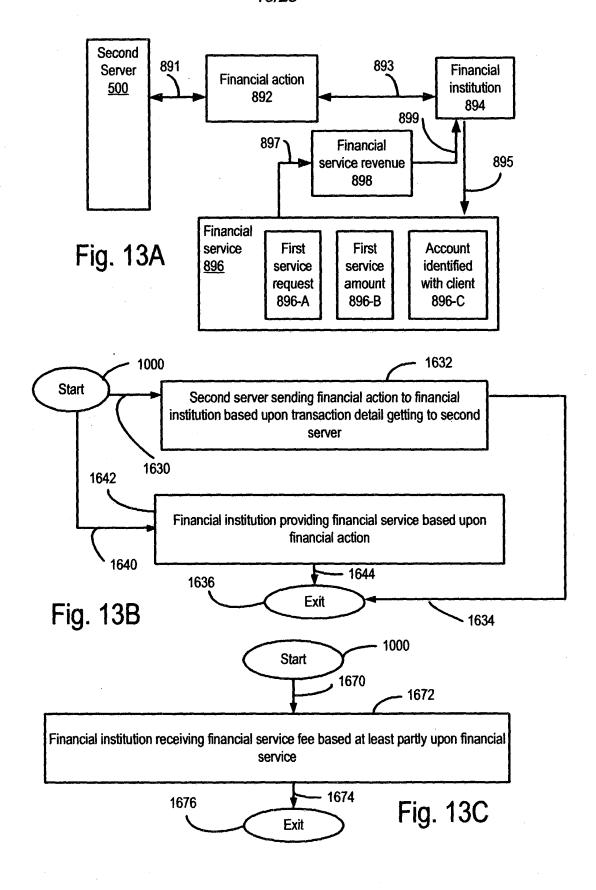
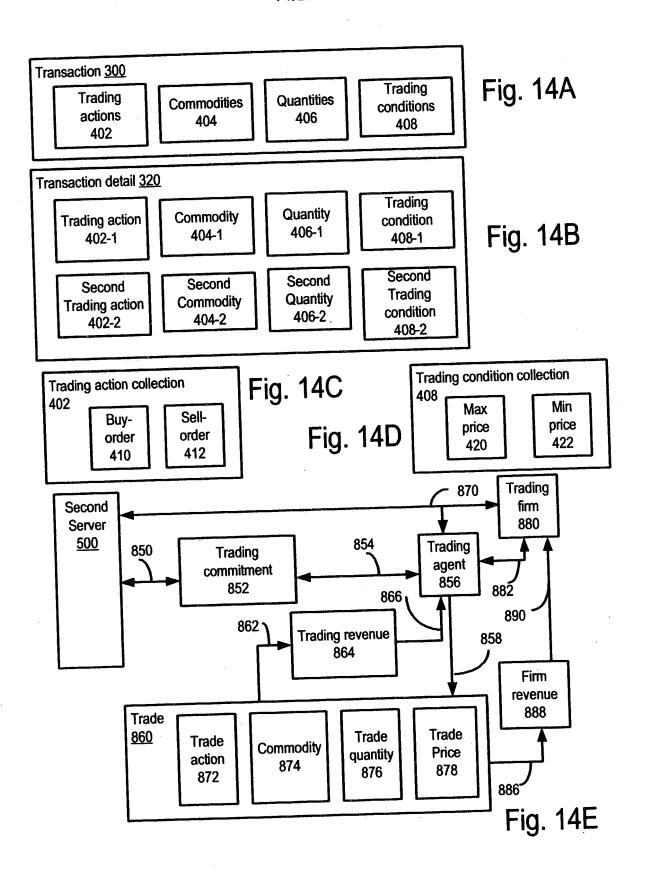
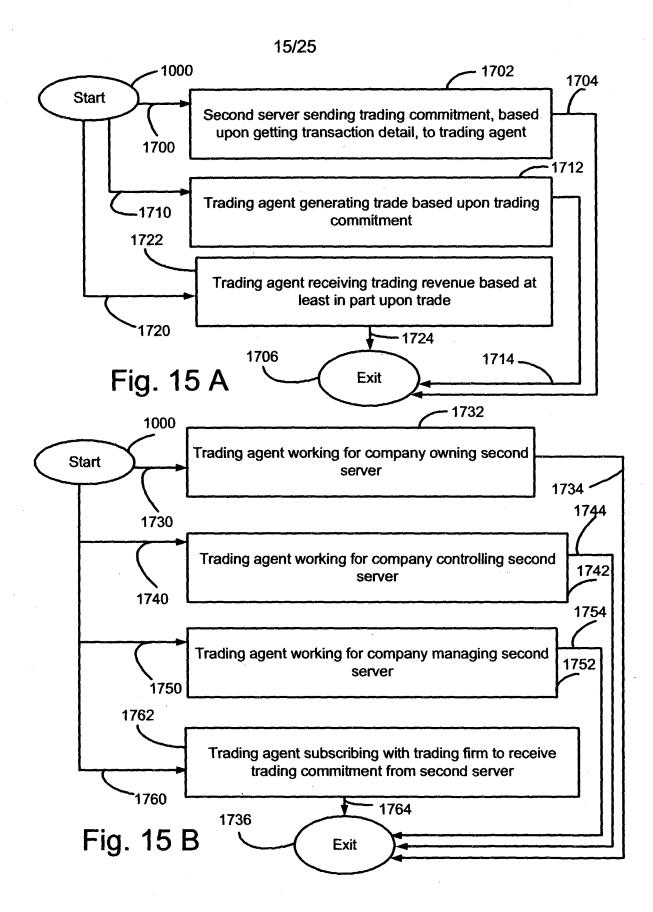
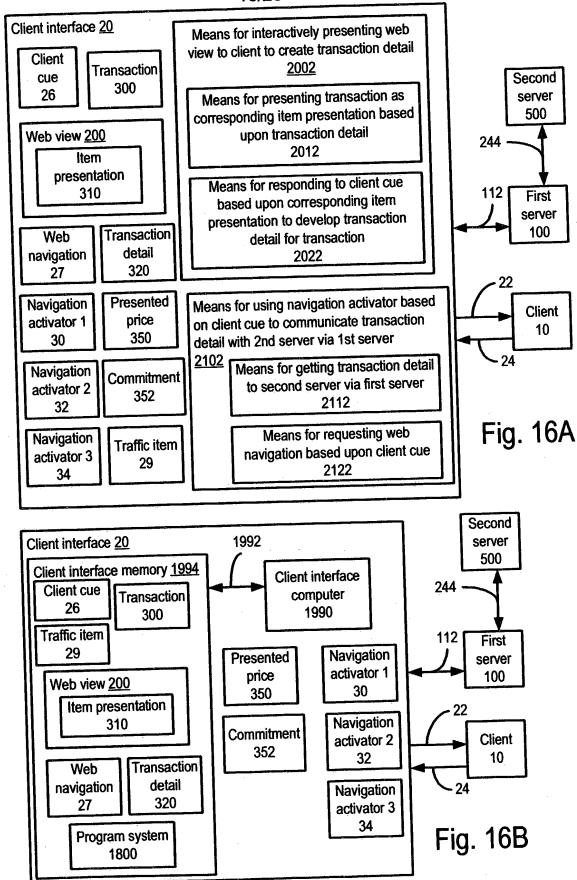


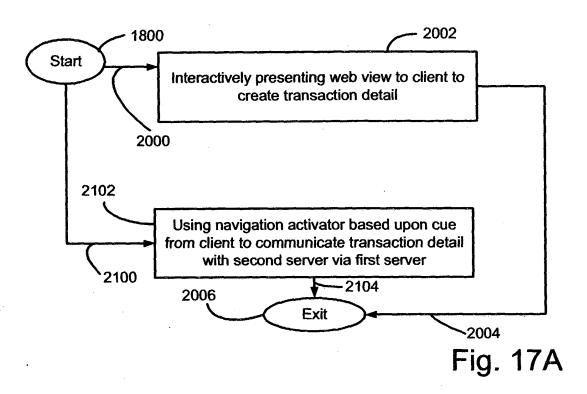
Fig. 12B Fig. 12C Transaction 300 Financial request collection 380 **Financial** Account Request Deposit Withdrawal 376 382 384 372 **Amount** 374 Fee 386 Transaction detail 320 First financial First First amount request account Fig. 12D 394-1 392-1 396-1 2nd financial Second Second request amount account 392-2 394-2 396-2

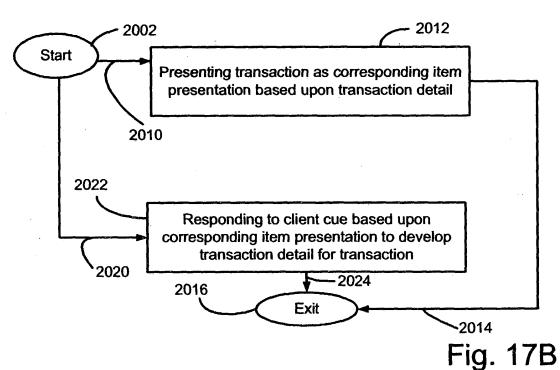


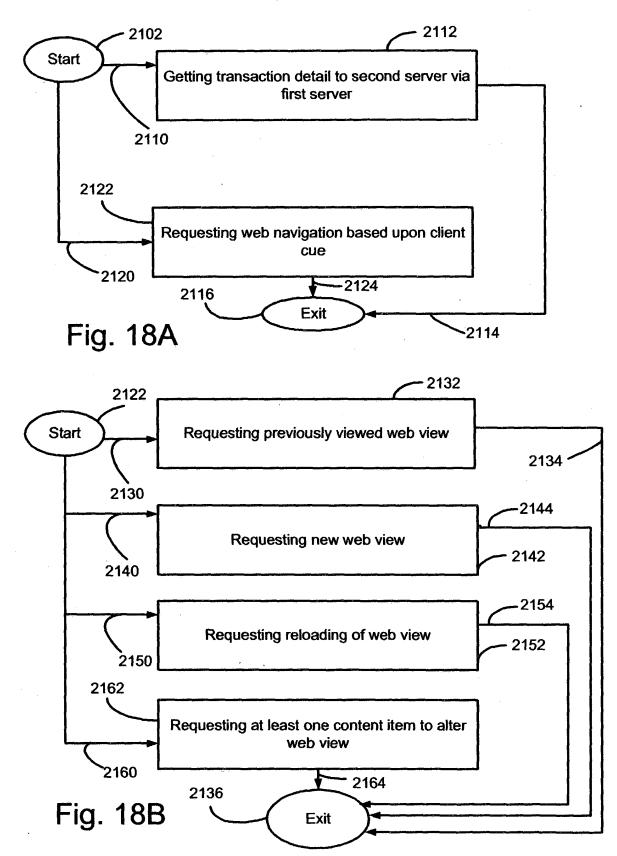


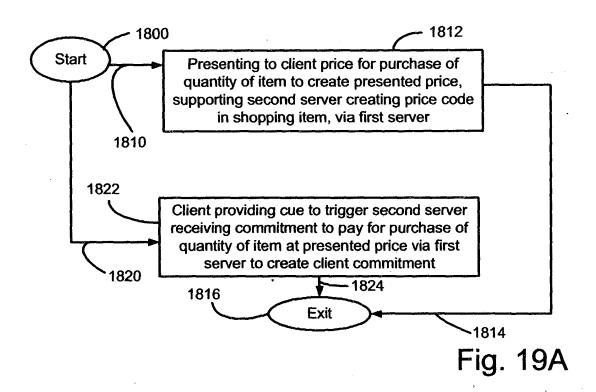


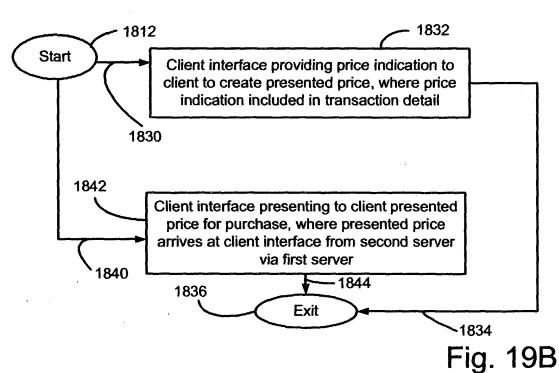


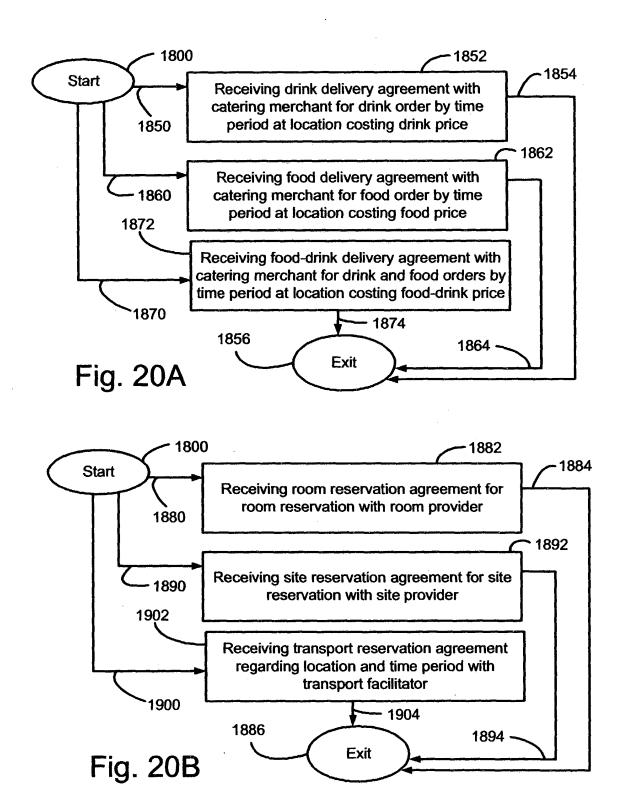


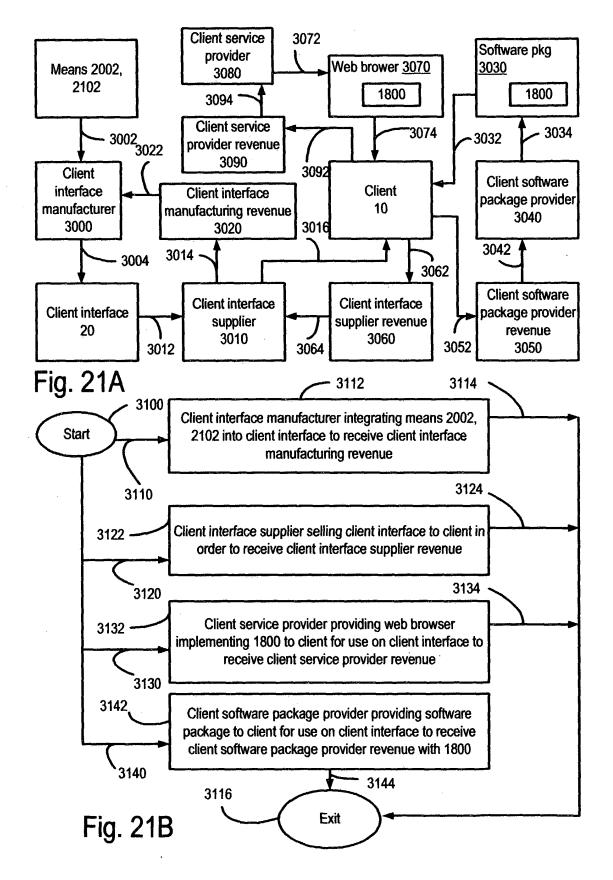


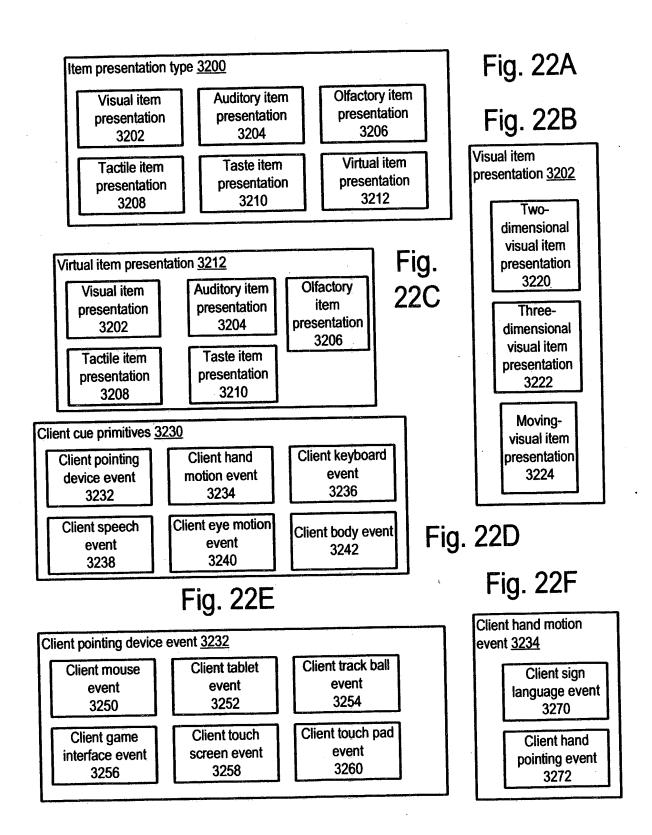


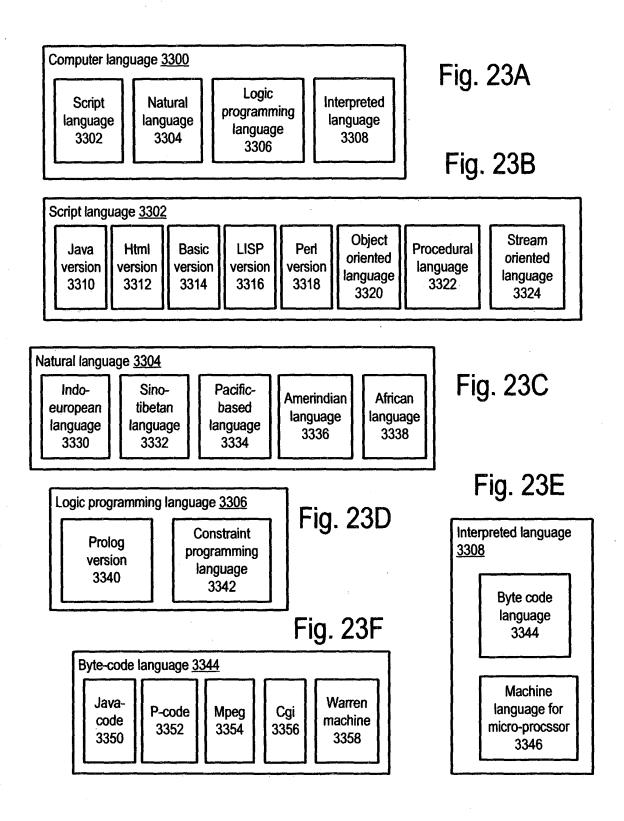












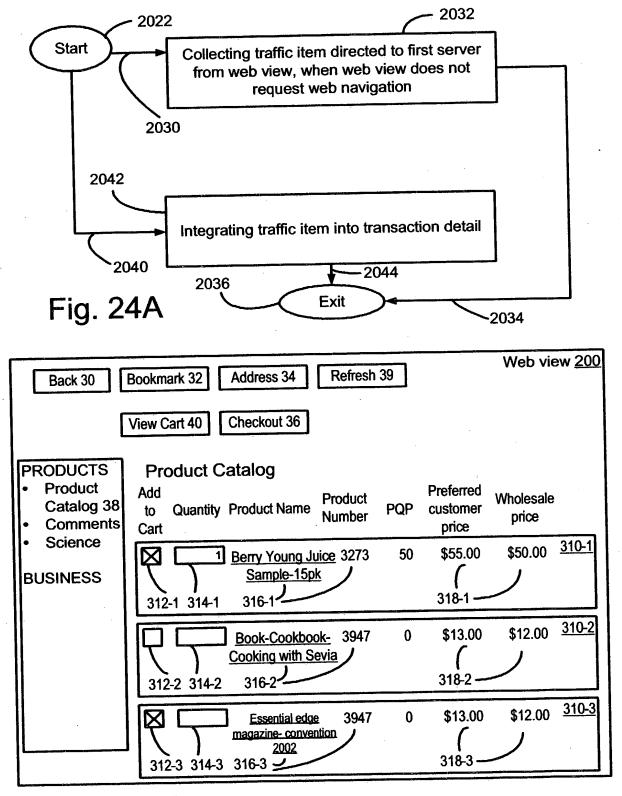


Fig. 24B

